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EXAMINER	
KYLE, CHARLES R	

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Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/627,951	COLE ET AL.	
	Examiner	Art Unit	
	Charles R Kyle	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *27 October 2004*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-34* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-34* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 112

The rejections under 35 USC 112, second paragraph of the prior office action are withdrawn based on Applicants' amendments.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-4, 7-8, 10, 12-23, 25-31 and 34 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,802,499 *Sampson et al* in view of US 6,247,000 *Hawkins et al.*

Concerning Claim 1, *Sampson* discloses the invention substantially as claimed, including in a platform-independent method of collateral matching and mark to market reconcilement using a global communications network (Summary of the Invention), the steps of:

Accessing said global communications network (Col. 4, lines 8-21);

Transmitting financial transaction data, wherein said financial transaction data comprises financial data and user instructional data (Col. 11, lines 28-67), wherein said financial transaction data consists at least in part of mark to market valuations from a plurality of users (Col. 4, lines 8-59; Col. 47, lines 1-65) for at least one transaction

previously transmitted via the global communications network (Col. 23, line 27 to Col. 24, line 58; Col. 39, line 60 to Col. 43, line 38, particularly, Col. 42, line 57 to Col. 43, line 9);

Inputting said financial transaction data using a standard format (Col. 4, lines 47-50);

Comparing a first set of financial transaction data with a second set of financial transaction data to determine a collateral match decision (Col. 4, line 60 to Col. 5, line 14);

Retrieving mark to market parameters for said financial transaction data associated with said collateral match decision (Fig. 5B; Col. 22, lines 4-8);

Using said mark to market parameters to calculate a market value for said financial transaction data associated with said matched decision (Col. 1, lines 40-57); and

Providing useful reports (Col. 9, lines 39-60).

Sampson does not specifically disclose the newly claimed simultaneous booking and transmission of new transaction data or conversion of such data to a standard format after transmission of the new financial transaction data. *Hawkins* discloses these limitations as follows: simultaneous booking and transmission of new transaction data (Col. 9, line 5 to Col. 10, line 10, particularly Col. 9, lines 9-14) and conversion of such data to a standard format after transmission of the new financial transaction data (Col. 10, lines 11-28 and Col. 23, lines 4-15). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Sampson* with the simultaneous booking and transmission of new financial transaction data of *Hawkins* because this would provide timely processing of such data. It would further have been obvious to one of ordinary skill in the art at the time the invention was made to modify the collateral matching and mark to market reconcilement method of *Sampson* to use the

data format conversions disclosed by *Hawkins* because this would a *lingua franca* for the transmission of financial data.

With respect to Claim 2, *Sampson* discloses mark to market value associated with a financial transaction at Col. 1, lines 40-67.

As to Claim 3, *Sampson* discloses real-time function at Col. 2, lines 7-11 and worldwide function at Col. 8, lines 56-67. *Sampson* does not specifically disclose worldwide market values.

Official Notice is taken that the use of worldwide market values for worldwide financial activity is old and well known in the financial arts. For example, in currency trading, market values are driven to a common worldwide valuation for each currency.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify *Sampson* to use world wide market values of financial transactions because this would have provided the most realistic valuation of asset values in a liquid, rapidly changing global market.

Concerning Claim 4, *Sampson* discloses auditing of financial data at Col. 8, lines 5-10. Managing/administering such data is disclosed at Col. 1, lines 5-10 and Col. 2, lines 28-43, at least.

Concerning Claims 7, 8 and 10, *Sampson* discloses a processor for performing the method of the invention at Col. 9, line 1 to col. 10, line 19. Applicants' claims recite mark to market, data conversion and reconcilement processors. Each of these processors is at some time instantiated in the processor disclosed by *Sampson*, because at the particular instant in which one of these functions is performed, the state of the processor is that of a marking, conversion or

reconcilement machine. Applicants' claims recite no step providing a novel or unobvious arrangement of particular elements.

Note that *Sampson* specifically discloses reconcilement at Col. 24, line 59 to Col. 25, line 44.

Concerning Claim 12, *Sampson* discloses a collateral match decision report at Col. 11, lines 10-67.

As to Claim 13, *Sampson* discloses controlling a communications path among multiple users at Col. 9, lines 1-60.

With respect to Claims 14-23 and 25-26, they are the system forms of Claims 1-10 and 12-13 and are rejected in a like manner.

With respect to Claim 27, see the discussion of Claim 1. *Sampson* further discloses data manipulation steps of displaying a user module (Co. 5, lines 7-11), viewing (Col. 4, lines 42-59), selecting (Col. 40, lines 23-25), transmitting (Col. 84, line 21), translating (Col. 2, lines 11-16), authenticating (Col. 9, line 5) and storing (Abstract).

Concerning Claim 28, see the discussions of Claims 27, 4 and 13.

With respect to Claims 29 and 30, they are the system forms of Claims 27-28 and are rejected in a like manner.

Concerning Claim 31, see the discussions above and *Sampson* further discloses a communications network having a plurality of users and a plurality of client terminals at Fig. 1.

Concerning Claim 34, *Sampson* does not specifically disclose that the communications network is owned by the financial institution.

Official Notice is taken that network ownership by financial institutions is old and well known in financial arts. For example, NASDAQ owns a private network for financial tarncastions.

It would have been obvious to one of ordinary skill in the art at the time the invention was made for the financial institution to own its network because this would have provided economies and security.

Claims 5-6 and 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,802,499 *Sampson et al* in view of US 6,247,000 *Hawkins et al* and further in view of US 6,205,452 *Warmus et al.*

Concerning Claim 5, see the discussion of Claim 6 below. Application of the steps to an import of financial data would allow for acceptance of data of variable format.

Concerning Claim 6, *Sampson* does not specifically disclose templates, export and specification creation. *Warmus* discloses a template for data export (Col. 4, lines 4-6), exporting data (Col. 4, line 7-14) and export specification creations (Col. 4, line 8). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify *Sampson* to include these features so as to export data according to variable parameters in an export specification. As to generation of a unique export specification code, it is read as a version identifier used to infer data export characteristics.

With respect to Claim 9, see the discussion of Claim 1. *Sampson* does not specifically disclose the steps recited in claim 9. These steps are common database file format manipulations used to perform data conversions. *Warmus* discloses these steps as follows:

Managing a data file from a user (Summary of the Invention);

Converting data files to a standard file format (Col. 8, lines 29-33);

Parsing a data file (Col. 22, lines 25-34);

Validating a data file (Col. 34, lines 64-66);

Converting a data field to a standard format (Col. 12, lines 47-56);

Mapping (Col. 45, lines 64-67) and standardized, populated data field according to user preferences (Col. 12, lines 62-67);

Creating and reconfiguring export specifications (Col. 29, line 58 to Col. 31, line 44).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the financial reporting method of *Sampson* through the use of database file format manipulations of *Warmus* because this would have provided for varying output formats required by different persons to whom data was exported. Such variable formatting would make the method appealing to a greater number of financial parties.

Sampson does not specifically disclose creating and reconfiguring import specifications. For reasons similar to those above regarding export specifications, it would have been obvious to have flexible import specifications to make the method acceptable and usable to more persons.

Further, Official Notice is taken that blank or zero-filling for empty data fields was old and well known. The use of this feature with *Sampson* would be obvious to provide

"placeholders" in a fixed format file. Additionally, logging errors would have been obvious to allow for problem diagnosis.

Claims 11 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,802,499 *Sampson et al* in view of in view of US 6,247,000 *Hawkins et al* and US 6,205,452 *Warmus et al* and further in view of US 6,385,602 *Tso et al.*

As to Claim 11, see the discussion of Claims 1 and 10 above. *Sampson* does not specifically disclose prioritizing matching algorithms for financial transactions and using tiebreaker rules. *Tso* discloses matching algorithms (Background of the Invention) and prioritizing of these by users and use of tiebreakers at Col. 7, line 59 to Col. 8, line 5. It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified the method of *Sampson* with the additional features of *Tso* because this would have provided a most suitable selection of collateral matching items.

With respect to Claim 24, it is the system form of Claim 11 and is rejected in a like manner.

Claims 32-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,802,499 *Sampson et al* in view of in view of US 6,247,000 *Hawkins et al* and US 6,205,452 *Warmus et al* and further in view of US 6,016,484 *Williams et al.*

With respect to Claim 32, see the discussion of Claim 31. *Sampson* does not specifically disclose an interactive user module comprising an application downloaded from a

network. *Williams* discloses these features at Col. 12, lines 36-38 and Col. 9, lines 34-44. It would have been obvious to one of ordinary skill in the art at the time the invention was made to use the web-based downloadable application modules disclosed by *Williams* in the system of *Sampson* because this would have provided convenient access to the collateral matching and mark to market functionality of *Sampson*.

With respect to Claim 33, *Williams* further discloses use of the Internet at Col. 9, lines 34-44. It would have been obvious to one of ordinary skill in the art at the time the invention was made to use the Internet as disclosed by *Williams* in the system of *Sampson* because this would have provided broad and inexpensive access to the collateral matching and mark to market functionality of *Sampson*.

Response to Arguments

Applicant's arguments with respect to claim1, 14, 27, 29 and 31 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after

the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles R Kyle whose telephone number is (703) 305-4458. The examiner can normally be reached on M-F 6:00-2:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-305-7687.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Examiner Charles Kyle

Charles Kyle

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

crk
January 6, 2005

Vincent Millin

rates and support multiple connectivity types, including dial-up public data networks **5**, internet service networks, local-area network connections, LAN connections, and other remote connections.

The originating broker **10** runs the software's client software and GUI on a personal computer **5** to perform a function to be matched, such as to develop an order to either buy or sell securities **16**.

This order **16** is either saved on the personal computer **5** for later transmittal or the originating broker connects to the server **15** via a modem, a transport control protocol/internet protocol (TCP/IP), via the SWIFT FIN network, or via other remote connection, and sends the order **17** to the server **15**.

Tier 2 **2** comprises the server **15**, a business object server having an operating system (e.g., Windows NT™), a programming language (e.g., Visual C++), and middleware (e.g., Entera version 3.1, produced by Borland International Inc., of Scotts Valley, Calif.). The server **15** receives the order **17**, records what time the order arrived and assigns it a reference number.

The server **15** connects to the data access database **20** in Tier 3 **3** via an open client connection **21**. The data access database **20** holds the standing delivery instructions and other information about individual brokers.

The server **15** matches the originating broker's order **17** with the broker's standing delivery instructions **20** stored in the standing delivery instructions database **20**. The standing delivery instructions are used by the clearing agents **11, 13** to settle the trade. Through actions described in detail below, the brokers **10** and **12** can quickly and accurately make permanent changes to the standing delivery instructions or tag a temporary standing delivery instruction to a specific order.

The originating broker's order **17**, with the delivery instructions **21**, is stored in the server **15** until the executing broker **12** logs into the server **15**.

The executing broker **12** connects **22** to the server **15** via a modem, TCP/IP, via the SWIFT FIN network, or via other remote connection on a personal computer **6**, which in this case is connected in a local area network, and downloads the originating broker's order **23**.

The originating broker **10** may also contact the executing broker **12** directly with a buy or sell order **25** over a system of telephones and/or fax machines **26**.

The executing broker **12** fulfills the originating broker's orders to either buy or sell securities, and then sends a confirmation message **23** to the server **15**.

The server **15** matches the executing broker's confirmation **23** with the originating broker's original order **17**. If the originating broker contacted the executing broker **12** directly **25** via the telephone and/or fax machine **26**, the workstation automatically writes an order to match the executing broker's **12** confirmation **23** under direction of the broker **12**.

If the executing broker's confirmation **23** does not match the originating broker's original order **17**, the server **15** allows the originating broker **10** to visually compare and manually match the originating broker's order **17** to the executing broker's confirmation **23**.

If the executing broker's and the originating broker's messages match, the system develops a message notification that the transaction was completed. This message is time stamped as to when the transaction was matched and is generated automatically via the SWIFT network or stored until the originating broker's clearing agent **11** and/or the executing broker's clearing agent **13** log into the server **15**.

When the clearing agents **11, 13** log into the server **15**, they receive message notifications **27, 28** of the transaction. When the notification is downloaded by the clearing agents **11, 13**, the server **15** applies a time stamp as to the time of the download.

The message notification of the completed transaction is also sent **23** to the executing broker **12**. By attaching dates and tracking the flow of messages, the system allows secured trading and tracing trading activities such as the changes, additions, or deletions, made to the data.

In an embodiment of the present invention, transactions are entered, maintained, deleted, verified, and confirmed within a Windows NT™-formatted, user-friendly interface. Counterparties can either send in their side of the execution for auto-matching or affirm the trade by manual selection. The status of every transaction is monitored from the workstation, and exceptions are corrected on-line and in real time. An embodiment of the present invention includes import/export capabilities to internal systems, which promotes straight-through processing and eliminates redundant re-keying. Through the use of a generalized message translating capability, such as the MESSAGE AGENT SERVER, in an embodiment of the present invention, the user's proprietary message is parsed and reformatted into a transferable format for the network used, such as a SWIFT ETC standard message, and transmitted to their counterparties through the network, such as the SWIFT FIN network.

FIG. **2A** is a flow diagram of an embodiment of the present invention, including indication of interaction with an example base system. In FIG. **2A**, a client trader **30** uses a dealing system **31** to prepare, for example, a buy order for securities. Information regarding the order is transmitted to a file **32** for use for matching purposes. This file **32** is then used by the present invention, such as a locally run CMS **33**, to transmit confirmations **34** to the CMS server **35**, and to receive from the CMS server **35** a matched confirmation report **34***a*. The request prepared in the dealing system **31** is also transmitted to the trading host system **36** and then to a settlement system **37**. Clearing agents **38** then assure physical delivery or depository **39** of the elements of the request.

As shown in FIG. **2A**, the counterparty trader **40** also uses a dealing system **41** to prepare requests. Information regarding activities in this dealing system **41** is also sent to a file **42** for use for matching purposes by, for example, locally run CMS **43**. The counterparty trader **40** also transmits confirmations **44** and receives matched confirmation reports **44***a* from the CMS server **35**. Orders and executions may also be performed outside the system, such as through phones **45**.

For example, the counterparty trader **40** could make a corresponding sell order to the client trader **30** buy order. Confirmations **34, 44** from the client trader **30** and the counterparty trader **40**, respectively, would then be sent to the CMS server **35**. The trade would be consummated through the host **36**, the settlement system **37**, clearing agents **38**, and physical delivery or depository **39**. After consummation of the trade, matched confirmation reports **34***a*, **44***a* would be sent to the client trader **30** and the counterparty trader **40**, respectively.

FIG. **2B** shows a workflow diagram for an embodiment of the present invention. An embodiment of the present invention includes three levels of work interaction: the bank/broker level **50**, the CMS level **51**, and the customer/counterparty **52**. At the bank/broker level **50**, an embodiment of the present invention does not support use of fax transmissions **50***a*. Embodiments of the present invention do support use of telex **50***b*, SWIFT **50***c*, and ASCII files

Brokers/dealers and local brokers are able to view the status of their transactions via the report feature in the GUI application.

For an embodiment of the present invention, matching fields include the following: counterparty; security type and quantity; security code and description; trade date; settlement date; and settlement CCY and amount. In an embodiment of the present invention, CMS provides tables to translate local market codes to SWIFT codes for counterparty identification. In an embodiment of the present invention, matching rules include the following: MT52x settlements are matched with MT518 confirms; MT592 cancel settlements are only matched with previously Matched MT518 confirms; and amended confirms cannot break a matched settlement.

Matching scenarios for an embodiment of the present invention are illustrated in FIGS. **28**C and **28**D. Where the settlement message arrives after the confirm message, the table shown in FIG. **28**C applies. When the confirm message arrives after the settlement message, the table shown in FIG. **28**D applies.

FIG. **29** presents an example of a standing instructions screen for an embodiment of the present invention. In the window **550**, the ordering broker specifies the trade date, the settlement amount, the settle date, the safekeeping account, the clearing agent, and the safekeeping type all within the settlement window. In addition, the ordering broker specifies the beneficiary of the instrument, the payment account, the beneficiary of money, the account for charges, and the registration details.

FIG. **30** describes the use of a settlement instructions window **550** for the embodiment of the present invention as described in FIG. **29**. The window **550**, which has a page for settlement instructions **502**, contains fields for the settlement country **504**, the agent **506**, the subagent **508**, the name **510**, the first **512** and second **514** lines of address, the city **516**, postal code **518** and the state or province **520**. The country may be selected **522**, as well as the clearing agent **524**, and the depository **526**. The broker may also enter the payment account **528**, the safekeeping **530** and wire instructions **532**, the account to be billed for charges **536**, and registration details **540**.

Embodiments of the present invention have now been described in fulfillment of the above objects. It will be appreciated that these examples are merely illustrative of the invention. Many variations and modifications will be apparent to those skilled in the art.

APPENDIX

Example data elements for example instrument types include the following:

FX Options
Counterparty
Buy/Sell
Call/Put
Style
Contract Date
Currency 1
Strike Price
Currency 2
Premium Date
Premium Price
Premium Amount
Expiry Date/Time
Settlement Type
Sender's Correspondent (for buying party)
Account with Institution
Securities
Counterparty
Buy/Sell
Quantity
Instrument
Price
Deal Amount
Settlement Amount
Trade Date
Settlement Date
Reference Number

Further description of selected data elements is as follows. Deal amount specifies the ISO currency code and the total amount of the deal. It is equal to the confirmation price multiplied by the quantity of financial instruments. Instrument identifies the financial instrument in the transaction. An ISIN identifier is used when available. Price specifies the ISO currency code and the price of the deal as executed.

Quantity specifies the quantity of the financial instrument in the trade. The following codes are used to identify the type of instrument traded: 1) BON—Bonds; 2) CER—Representative Certificates; 3) CPN—Coupons; 4) FMT—Face Amount; 5) MSC—Miscellaneous; 6) OPC—Option Contracts; 7) OPS—Option Shares; 8) PRC—Premium Contracts; 9) PRS—Premium Shares; 10) RTE—Rentes; 11) RTS—Rights; 12) SHS—Shares; 13) UNT—Units; and 14) WTS—Warrants.

Settlement amount specifies the ISO currency code and the total amount of money to be received in exchange for financial instruments. Settlement date specifies the date on which the financial instruments and funds are to be exchanged. Optionally, this field may be used to indicate that settlement will take place at another specified place or date. If this is the case, one of the following codes may be used: 1) WIS—When Issued; 2) WDS—When Distributed; 3) WID—When Issued/When Distributed; or 4) SOP—Seller's Option. Trade date indicates the date on which the trade was executed.

GLOSSARY

Terms used in connection with various examples relating to an embodiment of the present invention may include one or more of the following. The list is not meant to be exclusive or to limit in any way the practice of the present invention.

"Account for charges" specifies the account(s) to be charged if it is different from the account for payment specified in the account for payment field.

"Account for payment" identifies the ordering broker's cash account, serviced by the executing party and from which payment is to be made in a buy order or to which payment is to be made in a sell order.

"Account with institution" indicates the institution to which payment is to be made in favor of the beneficiary of money.

"Accrued interest" specifies the ISO currency code and the amount of accrued interest to be added or deducted.

"Attribute" further defines the financial instrument by specifying an attribute. In relation to attribute, a code word may be selected from the following: 1) CFI—the ISO classification of the financial instrument code followed by the six digit code; 2) CPD—the next coupon date followed by a date in a YYYYMMDD form; 3) CPN—the next coupon number followed by the number; 4) CTN—certificate numbers followed by the code MSG579 (meaning